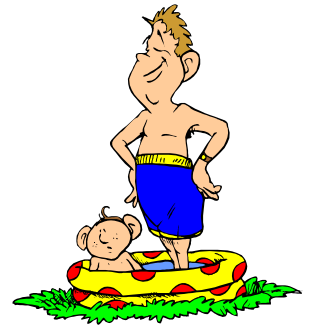




HRO HIGHLIGHTS and TRAINING NOTES



Human Resources Office

<http://amp.nrl.navy/code1800/>

June 2002



Important Employee Action Items

HRSC-NE Benefits Contacts

(See Page 10 for details)

TSP Open Season:

May 15 – July 31

2002 TSP Contribution Levels:

12% FERS; 7% CSRS

Email Your Telework Questions
and Comments to:

telework@hro.nrl.navy.mil

LTC Open Season:

July 1 – December 31

NRLFCU LTC Seminars:

June 19 and 20

OPM's 3rd LTC Satellite Broadcast:

July 17 on NTN

LTC Satellite Broadcast and Retirement Seminar Video/s:

Call Charlene at 767-8225

Science and Engineering Apprentice Program:

June 24 – August 16

Announcement of Awards

(See Page 11 for details)

Career Enhancement/Training Resources

(See Page 12 for details)

Updating Your Official Training Record - Who's Responsible for What and When

Your official government training record is maintained at the HRSC-NE in Philadelphia. For NRL employees, HRSC-maintained training records are updated in one of three ways, depending on the type of course taken.



Update Initiated By Employee: For training you take at a site away from NRL, whether paid for by you or by your division, if you want that training to be recorded in your official record, **you** must send a copy of the completed training request (DD-1556) to the HRO, Code 1802, for forwarding to the HRSC-NE. Individual college classes and short courses given at the USDA are examples of this type of training.

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Updating Your Training...

Continued...

Before entering the information in your official record, the HRSC-NE requires that Block 36 of the DD-1556 be completed and signed. Even though block 36 indicates that a school official should certify the completion of training, you may self certify and sign this block.

If you paid for the training, complete a DD-1556 just for this purpose (supervisory signatures are not required), write "employee paid" in block 37, and attach acceptable documentation, such as a copy of your school transcript, course certificate, or course confirmation.

Update Initiated By Administrative Officers (AO): For training contracted and paid for by your division and held at NRL (includes classes with topics specific to a division and attended by its employees), your **AO** must forward to the HRO, Code 1802, a completed training request (DD 1556) with a list of the participants and their social security numbers. Even though Block 36 indicates that a school official should be the signer, the AO will complete and sign that block. Once received, the HRO will forward the form and list to the HRSC-NE.

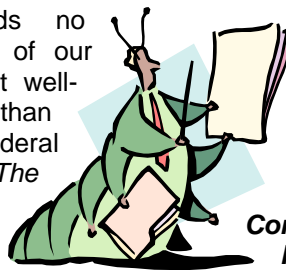
Update Initiated By the HRO: For training classes facilitated by the HRO (whether paid for by the HRO or by other NRL divisions), the HRO completes a DD-1556, including Block 36, and forwards this form and a list of participants and their Social Security Numbers to the HRSC-NE. The Contracting Officer's Representative class and the Principal Investigator class are examples of this type of training.

To ascertain what's in your training record, see your administrative officer, who can access the record for you.



Mike Causey on Long Term Care Insurance

Mike Causey needs no introduction to many of our readers. He is most well-known from his more than 20 years as the "Federal Diary" columnist with *The Washington Post*. Federal employees have long relied on his information on federal legislation, pay and benefits and more. As a Senior Editor and columnist for FEDweek at www.fedweek.com, he's written a couple of articles on long term care (LTC) insurance. What's his advice?



"Nobody is saying the government LTC program is the best deal for you. But just about everybody agrees that you should consider LTC (from some source) very seriously.

"There are many "experts" on LTC, including financial planners, medical specialists and, of course, people who sell LTC policies. I am not any of the above. But in talking with people who know a lot more, here are some general rules:

"You Most Likely Don't Need LTC Coverage If:

- "You are independently wealthy (some feds are!) and can afford to pay someone, or an institution, anywhere from \$100 a day to \$60,000 a year to take care of you. Those costs, of course, will go up each year.
- "You are very young. Although anybody can have an accident or illness (like a stroke) that would require help to perform daily living tasks, odds are in your favor.
- "You have a very large family or support group that will make meals and feed you, help you get in and out of bed, take you to the toilet, bathe you, etc.

- "You are in superb health, live a clean life, never get sick or have an accident and know that you will die in your sleep after successfully completing your 27th marathon, or your marriage to a much younger spouse.

"You Most Likely Should Consider Buying LTC Coverage If:

- "You are 50 or older or in poor health.
- "You can't afford to pay out thousands of dollars for daily care, which incidentally, isn't covered by Medicare or the Federal Employees Health Benefits program.
- "You like the comfort of being covered even though you don't anticipate ever collecting on the policy. After all, how many people buy fire insurance hoping their home will burn? Few people want to have an accident but most of us have auto insurance.
- "You want coverage at the lowest possible premiums. LTC premiums are age-based. You pay according to your age when you sign up and are accepted. Nobody is getting any younger and few people get healthier as they get older."

HRO HIGHLIGHTS

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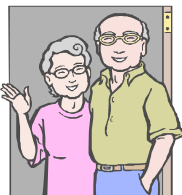
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OPM Director's Editorial on Long Term Care Insurance

OPM's website contains a long term care insurance editorial written by OPM Director Kay Coles James, which was recently published in the Washington Times. Here are some excerpts.



We buy homeowners insurance, though thankfully most of us will probably never experience major damage from a house fire. We buy car insurance, though most will never experience more than a minor fender bender and shopping cart dings. We recognize potential hazards and we act accordingly to be prepared for the unforeseen accidents that may lie ahead.

But what about long-term care insurance? I would guess you, like many, do not have this type of insurance, even though statistically there is a much higher probability you will need long-term care at some point in your life.

Without long-term care coverage, many of us will find ourselves on the road to publicly funded health care through Medicaid, the program designed to meet basic medical and long-term care needs of the impoverished. Sadly, all too many of us know someone who has spent down and given away the assets they accumulated over a life of hard work in order to impoverish themselves to be eligible for government assistance when faced with the need for long-term care. After a lifetime of careful planning and responsible behavior, they are forced to give up a piece of their dignity, their independence, their individuality, and their privacy as they move to dependence on government welfare programs. There is a better way.

Individuals who purchase insurance to cover their long-term care immediately increase the options they have regarding the care they receive.

Many nursing homes accept only a limited number of Medicaid patients, so space may not be available when care is needed. Additionally, the setting in which Medicaid pays for care is often not what we might prefer, such as adult day care centers, assisted living facilities, or the comfort of our own homes. If individuals take advantage of the opportunity to purchase the right insurance, such as the coverage being sponsored by OPM, they will allow themselves greater control over where and how they receive their care.

About 40 percent of people currently receiving long-term care are under the age of 65. An average cost per year for a stay in a nursing home is \$50,000. While Medicaid will cover long-term care expenses, it fails to kick in until an individual has depleted his or her personal savings to just \$2,000. Without long-term care insurance, the retirement nest egg will find the same fate as Humpty Dumpty.

At the heart of this matter is a firm belief in personal responsibility. The belief that those of us who have the ability to work should be responsible for our livelihood and for meeting our own needs. By providing employees with the option to purchase their own insurance, we are empowering millions of federal employees with the freedom to live independently from government assistance.

This new federal benefit plan will set the standard for employers and long-term care insurance plans to follow. Its participants will set an example of how long-term care insurance is integral to responsible financial planning. Finally, it will empower federal employees with a tool to make their futures more secure while preserving their care choices.

NRL Federal Credit Union is Sponsoring a Free Long Term Care (LTC) Seminar

The NRL Federal Credit Union (NRLFCU) Financial Services, LLC sponsors FREE seminars during the year on a variety of different topics. The next seminar will be on LTC. Items of interest to be discussed are: Why You Need to Plan for LTC, Common Misconceptions, and LTC Options. This LTC seminar is not related to the LTC Insurance Program offered by The Office of Personnel Management.

This seminar will be conveniently held in two locations, with both sessions starting at noon. On June 19, it will be held at NRL-DC, Bldg. 222 Auditorium. On June 20, it will be held at the NRLFCU Oxon Hill Office, Suite 214. If you wish to attend either seminar you may sign up in advance at the NRLFCU website www.nrlfcu.org or by calling the NRLFCU at 301-839-8400.

Long Term Care Insurance and Taxes

At this time, federal long term care (LTC) insurance premiums cannot be deducted on a pre-tax basis. OPM does not foresee the passage of any legislation in the near future that would change the tax treatment of these premiums. But when considering LTC insurance, keep in mind that you can deduct the premiums as medical expenses to the extent that your total qualified medical expenses exceed 7.5% of your annual adjusted gross income. The amount of the deduction is also subject to other IRS limits by age.

Videotape Valuable Household Possessions. For insurance purposes, videotape your valuables, and describe them on the soundtrack. Keep the tape in a safe place, and give a copy to a family member or trusted friend.



Ethics Reminder – Restrictions on Former Employees



Highlights provides brief overviews of the rules of ethical conduct that all employees should know and must follow. These overviews do not provide each specific rule or cover unusual circumstances. If you have a particular question or issue, seek advice from an ethics counselor in the NRL Office of Counsel at (202)767-2244 or, at NRL-SSC, (228) 688-4826. ONR employees should call (703) 696-0191.

Suppose I take a job in the private sector. Am I subject to any rules after I leave the Government?

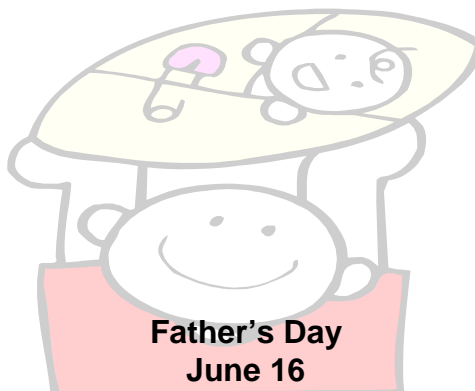
There is a Federal statute (18 USC 207) known as the post-employment law that applies to all former employees after they leave the Government. In general, this law does **not** prohibit you from working for any particular employer. It may, however, restrict the kinds of things that you do for that employer, depending on what you worked on or were responsible for when you were with the Government. Some additional rules apply to high-level officials and employees who were involved in procurement.

The above-listed ethics offices are available to provide more specific guidance on these restrictions and to answer any specific questions that might come up in your new employment, and you should contact them in order to be sure that you perform the duties of your new employment in a lawful manner. It is a good idea to ask about these rules when you are asking about seeking employment. You will want to know if you are permitted to do the work your prospective new employer wants you to do before you take that job.

DoD Claims Telework Can Improve Recruitment and Retention of High Quality Employees

DoD's telework policy is designed to actively promote telework as a legitimate flexibility for managers and their employees. DoD cited a variety of reasons, including improving the recruitment and retention of high-quality employees through enhancements to quality of life. This reason is consistent with a 2000 survey of Federal employees, in which they revealed that telework is one of the most desired but least available of the Federal Government's family-friendly programs and the only work/life program that appears to have a relationship with respondents' stated intentions to retire or seek other employment. Interested readers may obtain the law, survey, and DoD policy from a joint GSA/OPM website at www.telework.gov.

But organizations like NRL must work out a lot of issues and details before implementing its individual telework program. Key among those issues are potential costs and the security of NRL information and systems. Send your comments to the NRL Telework Implementation Committee located at website telework@hro.nrl.navy.mil.



**Father's Day
June 16**

Deposits/Redeposits for Civil Service Retirement System (CSRS) Employees

Deposit Service



Practically any employment you've had with the Federal Government or the District of Columbia (if first employed by the D. C. Government before October 1, 1987), that was not covered under the CSRS, including employment covered by Social Security withholdings, is creditable for retirement purposes, so long as you become covered by CSRS at some later date. A period of service not covered by CSRS is called deposit service. It is called deposit service because you are allowed to pay a monetary deposit for it, either to avoid a reduction in the amount of your annuity or, in some cases, to receive credit for the service at all.

Employment before October 1, 1982 -

If you worked for the Federal Government or the D.C. Government prior to October 1, 1982, in positions for which deductions for the CSRS were not made, the period will count when computing your length of service. However, your annuity will be reduced by one-tenth of the amount that you would have paid into the system plus interest had the service been covered by retirement.

Employment after October 1, 1982 -

If you worked for the Federal Government or the D. C. Government after October 1, 1982, in positions for which CSRS deductions were not made, you will have to make the required deposit before that service can be used in any annuity computation. (Note: If you were first hired by the D. C. Government on or after October 1, 1987, that service is not creditable under CSRS.) If the deposit is not made, you can still count the time involved for "title purposes" - i.e., for meeting the

Continued...

Deposits/Redeposits...

Continued...

minimum length of service for an immediate annuity, and for determining high-3 average salary. However, no credit will be allowed in the computation of the annuity – i. e., the time will not be multiplied by a percentage of your high-3 average salary. (See next article for FERS rules.)

Redeposit Service

Except as explained below, if you are now employed, but later separate from service and receive a refund of your contributions, you must repay that money, plus any applicable interest, before the period of time covered by the refund can be credited in the computation of your annuity benefits. This period of service is called redeposit service. You must be employed under retirement coverage to apply to make the redeposit.

If you do not make the redeposit, you can still count the time involved for "title purposes" (explained above) and for determining the high-3 average salary. However, no credit will be allowed in the computation of the annuity if you do not pay the total amount owed by the time you retire, unless the refunded service ended before October 1, 1990 or you are eligible to receive the Alternative Form of Annuity, explained in the next column. If you received a refund covering a period of service ending before October 1, 1990, including

employment covered by another Federal retirement system, you will not have to pay the redeposit to receive credit for that service when you retire (except if you retire for disability). Instead, full credit for the refunded service will be allowed in computing your annuity, but the annuity will be actuarially reduced based on your age and the amount of redeposit, including interest, you owe at the time you retire. You can elect to pay the redeposit if you prefer, and avoid the actuarial reduction.

Periods of Nonpay

Full credit is given without deposit to the Retirement Fund for periods of furlough or leave without pay that do not exceed 6 months in any calendar year. The entire period of time you are receiving benefits from the Office of Workers' Compensation Programs due to an on-the-job injury is credited without deposit **if you later return to Federal service.**

Alternative Form of Annuity

If you have a life threatening medical condition and elect to receive the so-called "Alternative Form of Annuity" when you retire, any unpaid redeposit and most deposits for service that you still owe at that time will be deemed to have been paid. The deemed deposit/redeposit would also be added to your total lump-sum credit used in determining the amount by which your annuity must be reduced under the Alternative Form of Annuity option.

Estimate Your CSRS and FERS Deposit Payment

Use the Retirement Service Credit Payment Calculator to estimate the amount of a payment you would owe to get retirement credit for time as a federal employee when you did not contribute to one of the retirement programs. Access it at <http://www.opm.gov/retire/index.htm> (click on Tools).

You can use this calculator if you are covered by either CSRS or FERS. You cannot use it for figuring a deposit for service before November 1, 1956. Making the deposit is optional. If you are covered by the CSRS and do not pay a deposit due for a period of service after October 1982, OPM will not use the service to determine your retirement eligibility or annuity. If you do not pay the deposit for previous employment, your annuity will be permanently reduced by 10% of the deposit, but you will receive credit for employment. (See previous article.)

If you are covered by FERS and do not make the deposit, OPM will not use the service to determine either your retirement eligibility or annuity. If you transferred from CSRS to FERS, the deposit is computed under FERS rules if you have less than 5 years of CSRS-covered employment.

Postponing payment will cause the amount owed to increase due to additional interest. However, you have the use of your money for other purposes. You may postpone making the deposit until you retire. If you die before retirement, your spouse can make the deposit.

The BEST Way to Start Your Search for Information about Your Social Security Benefits

Have you ever wanted to find out if you can get Social Security benefits or if you qualify for Medicare? According to the Social Security Administration, now there's a new online tool to get you started—the Benefit Eligibility Screening Tool (BEST) at website <http://www.ssa.gov/best/>. You start by answering a few questions about your income, things you own, your age and marital status. Based on your answers, BEST lets you know right away what benefits you may be eligible for. BEST will help you figure out your options and where to go next.



June 14 Marks the Birthday of Our Flag

Each year on June 14, we celebrate the birthday of the Stars and Stripes, which came into being on June 14, 1777. At that time, the Second Continental Congress authorized a new flag to symbolize the new Nation, the United States of America.

During the night of September 13, 1814, the British fleet bombarded Fort McHenry in the harbor at Baltimore, Maryland. Francis Scott Key, a 34-year old lawyer-poet, watched the attack from the deck of a British prisoner-exchange ship. He had gone to seek the release of a friend but they were refused permission to go ashore until after the attack had been made. As the battle ceased on the following morning, Key turned his telescope to the fort and saw that the American flag was still waving. The sight so inspired him that he pulled a letter from his pocket and began to write the poem which eventually was adopted as the national anthem of the United States-- "The Star Spangled Banner." Key was returned to Baltimore and later that day took a room at a Baltimore tavern where he completed the poem. Years later, Key told a hometown audience in Frederick, Maryland:

"I saw the flag of my country waving over a city-the strength and pride of my native State-a city devoted to plunder and desolation by its assailants. I witnessed the preparation for its assaults. I saw the array of its enemies as they advanced to the attack. I heard the sound of battle; the noise of the conflict fell upon my listening ear, and told me that 'the brave and the free' had met the invaders."

The American flag's association with the September 11 aftermath will be an ever present memory for all us. Traditionally a symbol of liberty, the American flag has carried the message of freedom to many parts of the world. As with the September 11 flag, on other occasions the same flag that was flying at a crucial moment in our history was flown again in another place to symbolize continuity in our struggles for the cause of liberty.

One of the most memorable is the flag that flew over the Capitol in Washington on December 7, 1941, when Pearl Harbor was attacked. This same flag was raised again on December 8 when war was declared on Japan, and three days later at the time of the declaration of war against Germany and Italy. President Roosevelt called it the "flag of liberation" and carried it with him to the Casablanca Conference and on other historic occasions. It flew from the mast.

Pre-paid Telephone Card Warning.

Pre-paid cards give consumers the convenience of anytime, anywhere calling that is paid for in advance. However, some customers have discovered that cards with extremely low rates sometimes don't work at all or are limited to certain areas. Others have discovered that some cards did not have the full number of minutes purchased. Defense: Be cautious - purchase your cards from reputable establishments and telephone companies.

FEGLI Option B No Longer Ports.

Portability of Federal Employees Group Life Insurance (FEGLI) Option B was made available April 24, 1999, through a 3-year demonstration project. This option expired by law on April 24, 2002, since Congress failed to enact legislation to continue it. OPM had submitted a report to Congress last fall recommending that the portability option be allowed to expire due to its cost and low usage.

Telephone Scam - Placing International Calls Without Realizing It

It's not always easy to tell if you're dialing an international telephone number. In most cases, you have to dial "011" to begin a call to a foreign country. But there are locations outside the U.S. whose telephone numbers may look like domestic long-distance calls, but they are actually international calls and international rates apply. For example, 809, 284 and 876 are area codes in the Caribbean.



There are many scams that deceive consumers into calling international numbers. You may see an ad for a service that directs you to call a specific number, or you may receive a page, an email message or an "urgent" message on your answering machine. All messages direct you to call a number for more information – almost always an international number.

Defense:

Be cautious about area codes you don't recognize. Check your telephone directory or call the operator to determine where the area code is before making your call.

Control access to your telephone so unauthorized callers do not use your phone to call these services. A block on calls to "900" services will not stop calls to "011" or "809" numbers. If you're sure you won't need to make international calls, call your long-distance carrier and ask them to put an international block on your telephone line.

For more tips on protecting yourself from telephone scams, access AT&T's Fraud Education website at www.att.com/fraud.



Don't Forget the Need for Friendship in Your Relations with Your Life Partner

Ralph Surette, Ph.D.
NRL-DC C/RS



Have you seen interviews with couples that have been together 30, 40, 50 years or more? "How do you do it?" is the question most often asked of them. And almost always, the couple will smile at each other, then one or both will answer, "She (or he) is my best friend."

Although not a scientific fact, there's a lot of wisdom behind that response. For relationships to last there must be something more than the passion that marks the early years, or the excitement and deepening commitment of the child-raising years. As those who have been there say -- that something is friendship.

Here are some tips to keep the friendship in your relationship:

- Compliment your partner frequently. Try to say at least one really nice thing each day.
- Do something thoughtful on a regular basis. Pack your partner a lunch with a note inside. Send your partner a card at work.
- Spend time together. If it's joining a bowling league, going to a movie one night a week or walking after dinner, spend time being with each other.
- Tell your partner how much you love and appreciate him/her whenever your partner does something that pleases you.

Employee Assistance Program (EAP) Services. When you experience difficulty coping with either work-related or personal matters, consider contacting an EAP counselor. The EAP offers free, private, and confidential short-term counseling for employees and their

family members. If you require more than short-term help, you will be referred to affordable and appropriate community resources. The EAP includes the contractor staff of the NRL-DC Counseling/Referral Service (C/RS), at (202) 767-6857; the NRL-SSC CEAP Coordinator, Ms. B. J. Darrow, at (228) 688-4518; and the NRL-MRY CEAP, which is serviced by Federal Occupational Health at 1-800-222-0364.



Ideas for Dealing with Mentoring Challenges - Remote Mentoring

Editor's Note: *Mentoring is the process in which successful individuals (managers, supervisors and others) go out of their way to help others establish goals and develop the skills to reach them.* The following is the third in a series of tips printed with the permission of Dr. Linda Phillips-Jones of the Mentoring Group in line with our goal to provide *helpful mentoring tips versus encourage doing mentoring any particular way. One way is to participate as mentor or mentoree in NRL's formal Mentoring Program.* Call the Coordinator at (202) 767-2957, DSN 297-2957; email dbrown@hro1.nrl.navy.mil; or complete an application at <http://amp.nrl.navy.mil/code1800/> (click on Employee Relations). To learn more, check that website or the Mentoring Group's website at www.mentoringgroup.com.

Remote Mentoring - If you can't find a mentor locally, look for one in another city, state/province, or even country. This kind of a relationship, called remote mentoring, can be extremely valuable, and yet it poses many challenges. The biggest problem is the inability to meet regularly face to face. You won't have the details of "being there." You could be in different time zones, which affects times for your phone meetings.

Solutions: If at all possible, meet in person in the early phase of your partnership, even if you have to spend your own money for the trip. Having this meeting will bring greater commitment from both of you. With a face-to-face meeting as a foundation, your subsequent meetings by phone should run a lot more smoothly. Structure your phone meetings. Fax or email agendas in advance. Send documents in advance so you each can review the same information during your meeting. Take careful notes. Since you can't use visual facial clues and body language, ask plenty of questions, and summarize even more often than you would in face-to-face meetings.



Web-based forms of communication such as instant messenger are a good solution for short, one-on-one informational meetings. If it is financially viable for your Division, use software such as NetMeeting and other Web-based forms of communication, which allow both of you to view presentations on screen as you meet by phone. For meetings that are as good as face-to-face meetings, schedule your next mentoring session in NRL's Video Teleconferencing (VTC) center in Bldg. 226. There is no cost for this service. To schedule the VTC, call Richard Bussey on (202) 404-5843.

Part of mentoring long distance is letting the mentoree experience your concern and caring in tangible ways. An article, CD-ROM, or book on a topic of interest or need, a special job aid, or an audiotape on a work-related topic can send a powerful message that the person is remembered—and valued. Give the mentoree a subscription to a magazine important to his professional growth. Place him or her on the routing list for growth-oriented items coming from your office. When you can't be there in person, send an agent on your behalf!



Improving Work Place Dynamics

Co-workers got you down?

Looking for a means of improving relations among your employees? Try applying the following intentions for a short period and compare the results. Keep in mind that as NRL/ONR employees, we share a goal of providing excellent service to our customers and that we demonstrate our competence in carrying out that goal when we act to facilitate improvements in work place dynamics.



- I will accept my co-workers as they are today, letting go of past problems and ask that they do the same for me.

- I will be committed to finding solutions to problems, rather than complaining about them or blaming someone for them.

- I will affirm my co-workers' contributions to quality customer service.

- I will remember that none of us is perfect, and that human errors are opportunities for growth.



Your Spouse's Rights to Your Thrift Savings Plan Account

Did you know that the Thrift Savings Plan (TSP) law gives certain rights to your current spouse (including a separated spouse)? These rights are taken into consideration when you withdraw or borrow from your account.



If you are a married Federal Employees Retirement System (FERS) participant and would like to borrow from your TSP, you must first obtain the consent of your spouse. This consent does not make your spouse a co-signer of your TSP loan or obligate your spouse to repay your loan. If you are a married Civil Service Retirement System (CSRS) participant, the TSP must notify your spouse before your loan is approved.

If you are a FERS participant making an in-service withdrawal in any amount, you must first obtain your spouse's consent. Spouses of CSRS participants will be notified of any withdrawal.

When it comes to making a withdrawal after you separate from Federal service, spouses' rights provisions apply only if your account is more than \$3,500. In that event, if you are a married CSRS participant, the TSP must notify your spouse before you withdraw your account. If you are a married FERS participant, your spouse is entitled to a joint life annuity with 50 percent survivor benefits, level payments, and no cash refund feature. If you want to purchase a different type of annuity or want to withdraw your account, your spouse must waive his or her right to the prescribed annuity. If you do not elect the prescribed annuity, or do not obtain your spouse's waiver by the date on which you are required to make an election, the TSP must use your TSP account to purchase the prescribed joint and survivor annuity for you and your spouse.

Under certain circumstances, an exception may be granted to the spouses' rights requirements. To apply for an exception, complete Form TSP-16, Exception to Spousal Requirements, and submit it with the required documentation to the TSP Service Office at the address on the form. For more details on exceptions and spousal rights visit their website at www.tsp.gov or call the thrift line at (504) 255-8777.

- I will accept responsibility for establishing and maintaining healthy interpersonal relationships with every member of the staff. I will talk to a co-worker directly and promptly about my perceptions when I am experiencing difficulty in our interactions. I will do so in the spirit of resolving the issue, not proving I am right.

- I will establish and maintain a relationship of functional trust with every member of the staff. My relationship with each member of the staff will be equally respectful, regardless of job titles or levels of educational preparation.

- I will not complain to a supervisor about a team member before I talk to the team member directly.

- I will not complain about another team member to any team member.

- I will not engage in the three "Bs," Bickering, Back-biting and Blaming.



According to the Office of Personnel Management, you

may use payroll deduction to pay Federal Long Term Care Insurance Program premiums for your enrolled qualified relatives, even if you are not enrolled.

Monthly Tip for Achieving Healthy Work Relationships - When Problems Occur in Your Interactions with NRL Co-Workers, Work it out Yourself

Think positive - I CAN HANDLE IT. If there is a dispute and you are able to obtain resolution with a co-worker without having to drag someone else into the picture, you will feel accomplished and rightly so. Do this and take credit for doing so on your Yearly Accomplishment Report (YAR) when reporting accomplishments for the Cooperation and Customer Relations Element.



Social Security and Divorced Spouses

A person who is divorced after at least 10 years of marriage keeps certain benefit rights on the former spouse's Social Security record. To receive benefits, the divorced spouse must be at least age 62 and the former spouse must be receiving benefits. However, if the spouse has been divorced at least two years, he or she can get benefits even if the former spouse is not retired or has benefits withheld because of work. In this situation, the former spouse must have enough credits to qualify for benefits and be age 62 or older. The 2-year divorce requirement can be waived if the former spouse was entitled to benefits in the month before the month of divorce, but was not receiving benefits because of work deductions.

Please note that the amount of benefits a divorced spouse receives has no effect on the amount of benefits a current spouse can get.

Benefits usually cannot be paid to a remarried divorced spouse on the former spouse's record unless the latter marriage ends (whether by death, divorce, or annulment). Note: If you are eligible for benefits on both spouses' records, you will receive the benefit that pays the highest rate. On the other hand, benefits can be paid to remarried divorced widow(er)s if:

- They remarry at age 60 or later;
- They remarry at age 50 and after becoming disabled. (If they are already entitled to disabled widow(er)s' benefits and remarry, benefits can continue regardless of age.)
- They are any age and caring for the former spouse's child who is under 16 or disabled and who is also getting benefits on the worker's record.



A divorced spouse or widow(er) who is entitled to benefits other than those on their former spouse's record cannot receive both benefits in full.

For example, if a divorced spouse worked under Social Security and is entitled to higher benefits based on their own earnings, they would receive benefits based on their record only.

For information on Social Security benefits, visit website www.ssa.gov or call 1-800-772-1213.

10 Tips for Spotting a Scam!

Be suspicious if...

- The company has a name that is intended to sound like a government agency or a well-known company.
- You must act on the offer the same day.
- A telemarketer acts like he or she has done business with you before.
- The company is unwilling to send you written information on the offer or give you references.
- The caller asks for your calling-card number as identification for purchases.
- Individuals linger close by while you are making a call from a public phone.
- Someone claims you've won a prize and you haven't entered a contest.
- Someone asks for your calling card or credit card number to qualify you for a prize.
- A telemarketer asks for your social security number so you can purchase products or qualify for prizes.
- You have to pay a fee before you receive complimentary goods or services.

For more tips, access AT&T's Fraud Education website at <http://www.att.com/fraud>.

When Can I Separate and Keep the Government's Contributions to My TSP Account?



Under the Thrift Savings Plan (TSP), the term "vesting" means that you have met the service requirements that entitle you to Agency Automatic (1%) Contributions and their earnings when you leave Federal service. Service requirements for vesting do not apply to any other type of contributions. Therefore:

- Federal Employees Retirement System (FERS) and Civil Service Retirement System (CSRS) participants are **always** vested in their own contributions and the earnings on their contributions.
- FERS participants are **always** vested in the matching contributions their agencies make, as well as the earnings on the matching contributions.

Most FERS employees become vested in their Agency Automatic (1%) Contributions after completing 3 years of Federal civilian service. All Federal civilian service counts toward vesting in your TSP account – not just your service while you are a TSP participant. Service covered while you are on military furlough or leave without pay to perform military service also counts towards vesting.

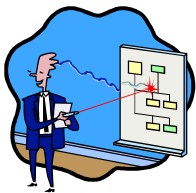
If you leave Government service before satisfying the vesting requirement for your Agency Automatic (1%) Contributions, these contributions and the earnings on them will be forfeited to the TSP. If you die before separating from service, all amounts in your TSP account will be vested automatically.

Visit the Federal Trade Commission at www.ftc.gov,

click on Consumer Information, and find a wealth of articles geared to protecting you, the consumer, such as abusive lending; health, diet and fitness fraud; and telemarketing.

Government Pension Offset – What Is It and How Does It Work?

The Government Pension Offset (GPO) is a provision of law that applies to any social security survivor benefit or spousal benefit due to Federal employees and retirees who are, or will be, receiving a Federal government annuity. What the GPO does is reduce the size of the benefit a person receives from Social Security as the spouse of someone eligible for a Social Security benefit in his or her own right. The GPO reduces the Social Security benefit by two-thirds of the government pension. The GPO applies to retirees under the Civil Service Retirement System (CSRS). It does not apply to CSRS Offset or Federal Employees Retirement System (FERS) retirees.



worked and are entitled to benefits. The GPO applies only to Social Security benefits as a spouse or widow.

If you have any questions regarding the GPO, you can call the Social Security office on 1-800-772-1213, or visit website www.ssa.gov.

Rec Club Has Discontinued Photo Film Processing.

Due to increased delivery cost and low sales, the Fujicolor Processing, Inc., terminated photo film processing services effective April 30.

Need a New Social Security Card?

There are a number of reasons to request a Social Security card, including marriage, name changes and lost cards. Your first step is to complete an application that you can obtain online at www.ssa.gov (click on How To) and provide the necessary identification. If you just need a replacement card, you can use a driver's license, employer ID card or a passport to prove your identity, just to name a few. If you want to change the name on your card, you also need proof of your old name and new name. You must provide original documents, or copies certified by the issuing agency. The above web page gives you all the information you need to apply for a card in person or by mail. If you plan to visit your local office to get your card, take a look at this site first. Wouldn't you hate to get there and find out you don't have what you need?

Example #1: If a GPO-covered individual is eligible for a monthly CSRS pension of \$900, two-thirds of that must be used to offset their Social Security spousal benefit. If the spousal benefit is \$700, you would receive only \$100 a month. (Two-Thirds of \$900 is \$600; subtract that from \$700, which equals \$100.)

Example #2: Tom gets a Social Security benefit of \$600 per month. But his wife, Nancy, worked for the Federal Government and earned a CSRS pension of \$800 per month. Before the GPO provisions were in place, Nancy would have been eligible for both her \$800 CSRS pension and \$300 wife's benefit on Tom's Social Security record. With the offset provisions in place, Nancy does not qualify for a wife's benefit from Social Security.

The goal of Social Security spousal benefits has been to provide a measure of security for those who did not work or had little working income of their own. It was not designed to put extra income into the pockets of couples where both parties have

HRSC-NE Benefits Contacts

Health/Life Insurance and TSP Benefits: If you have questions in these areas, call the Benefits Line at 1-888-320-2917. To carry out health/life insurance and TSP enrollments or changes that affect your paycheck, use the Benefits Line or the web-based EBIS at <http://www.donhr.navy.mil/>. You can no longer make paper transactions.

Retirement and Survivor Benefits: When you need counseling or have questions, email the HRSC-NE at BENEFITS_ne@ne.hroc.navy.mil or call Marsha Wesley at 215-408-5077, DSN 243-5077; Joanne Frederick at 215-408-5071, DSN 243-5071; or Dawn DiRenza at 215-408-5083; DSN 243-5083. Where appropriate, when emailing the HRSC-NE, include your date of birth and the last four digits (only) of your social security number. Mail retirement and survivor benefit paperwork, as well as designation of beneficiary forms for life insurance and unpaid compensation due from your payroll office, to:

Human Resources Service Center-Northeast
Code 51.1
111 South Independence Mall East
Philadelphia, PA 19106-2598

Mailing through the postal service must be done at your own expense – you may not use a government-franked envelope. As an alternative, the NRL Mail Service will forward items via bulk mail. When using the NRL Mail Service, you may: 1) use either a plain or franked envelope or 2) use a messenger envelope addressed to: HRSC-NE, Philadelphia, PA. Be aware that under normal circumstances (pick-up schedules, weekends and holidays) associated with the NRL Mail Service, sending documents through that service could delay your transmittal by 1 to 5 days.

Announcement of Awards

Nominations for the following awards are due as indicated below to the NRL-HRO, Code 1850, or the ONR Training Branch (exceptions noted). Access the HRO's Performance Appraisal and Awards website from the Employee Relations menu at <http://amp.nrl.navy.mil/code1800/> for detailed criteria and format, a calendar of other upcoming awards, and other helpful information in this area.

The following award nominations may be submitted at anytime:

Commanding Officer's Award for Achievement in the Field of Equal Employment Opportunity

Any employee may nominate an individual for this award, which recognizes those NRL supervisors/managers and nonsupervisory employees who have made outstanding contributions to the EEO Program through excellence in their leadership skills, imagination, and accomplishments.

Secretary of Defense Meritorious Civilian Service Award



The second highest DoD award granted to career civilian employees who have distinguished themselves by exceptionally meritorious service of major significance to DoD.

Navy Distinguished Civilian Service Award

The highest award that the Secretary of the Navy may confer upon a DoN civilian employee. Bestowal is on a highly selective basis to those who have distinguished themselves by extraordinary service or contributions of major significance to DoN. **Receipt of this award is an example of recognition considered suitable**

for inclusion in a CCS distinguished contribution allowance nomination.

Navy Superior Civilian Service Award

The highest honorary award that the Chief of Naval Research may confer on a civilian command employee. This award is granted to recognize superior civilian service or a contribution that has resulted in exceptional values and/or benefits to the DoN.

DoN Distinguished Achievement in Science Award

Granted to civilians by the Secretary of the Navy to recognize pioneering scientific achievements that are extraordinary and significant in nature and that contain a potential for far-reaching consequence (a "breakthrough"). **Receipt of this award is an example of recognition considered suitable for inclusion in a CCS distinguished contribution allowance nomination.**



Navy Meritorious Civilian Service Award

The highest DoN award that the NRL Commanding Officer may confer on a civilian employee. This award will be granted to recognize meritorious civilian service or a contribution that has resulted in high values and/or benefits to DoN.

NRL Lifetime Achievement Award

Bestowed on a highly selective basis to a current NRL civilian employee or team for continual and extraordinary achievements in the sciences (or engineering) that contribute substantially to the knowledge and capabilities of the nation and the U.S. Navy during a lifetime as an NRL scientist or engineer.

NRL Award of Merit For Group Achievement

May be given at any time for an NRL group contribution comparable to one for which an individual would receive Navy Meritorious Civilian Service Award consideration.



LATEST TSP RETURN RATES

Month	C Fund	F Fund	G Fund	I Fund	S Fund
May 01	0.65%	0.61%	0.47%	(4.13%)	1.42%
Jun 01	(2.42%)	0.39%	0.47%	(3.99%)	0.66%
Jul 01	(0.98%)	2.22%	0.48%	(1.79%)	(4.13%)
Aug 01	(6.27%)	1.20%	0.45%	(2.58%)	(4.32%)
Sep 01	(8.05%)	1.15%	0.43%	(9.95%)	(12.5%)
Oct 01	1.85%	2.12%	0.41%	2.47%	5.09%
Nov 01	7.62%	(1.37%)	0.37%	3.56%	7.84%
Dec 01	0.88%	(0.61%)	0.42%	0.52%	5.31%
Jan 02	(1.47%)	0.79%	0.45%	(5.33%)	(2.02%)
Feb 02	(1.92%)	0.98%	0.40%	0.66%	(2.64%)
Mar 02	3.73%	(1.66%)	0.44%	5.82%	6.83%
Apr 02	(6.06%)	1.89%	0.46%	0.25%	(1.06%)
Previous 12 Months 5/1/01 – 4/30/02	(12.73%)	7.90%	5.38%	(14.50%)	(1.42%)

Long Term Care Smarts. The U.S. Bureau of Labor Statistics estimates that personal and homecare assistance will be the fourth-fastest growing occupation by 2006. The number of home health aides should grow by approximately 74.6%.

CAREER ENHANCEMENT RESOURCES

NRL Career Resources Staff: Code 1850

Voice: 202-767-2364

Fax: 202-767-1902

Career Enhancement/Training Website:
<http://amp.nrl.navy.mil/code1800>

Contacts for Career Enhancement Courses, Programs and Info:

Charlene Proctor,

Email: cproctor@hro.nrl.navy.mil

Judy Cabos,

Email: jcabos@hro.nrl.navy.mil

Contact for NRL Mentor Program:

Dawn Brown,

Email: dbrown@hro.nrl.navy.mil

ONR training contact:

Lasondra Gray, Training Office, 703-696-5054

NRL encourages you to improve your skills and knowledge to better meet the needs of our organization and your own growth. The HRO supports this by making you aware of a variety of career enhancement resources. We advertise training opportunities on the HRO website, by email and in HRO Highlights. We welcome your comments, questions and suggestions.

Our website links to Form DD-1556, which you must complete for all training (unless otherwise specified in the training announcement). Remember that **you are not enrolled in a class until you receive confirmation**. To receive confirmation, include on your DD-1556 your current voice and fax number and email address. If you don't receive a confirmation prior to the start of a class, contact the organization that is sponsoring the training.



Career Enhancement/Training Resources

NRL Mentor Program

A mentor can help you acquire knowledge and skills; increase job productivity and creativity; widen your perspective; improve lines of organizational communication; develop a greater understanding of NRL goals and mission; and build confidence through a trusted advisor. The NRL Mentor Program is open for continuous enrollment to all employees at all grade levels, occupations, and NRL sites. Information and application procedures are on the Mentor Program website at <http://amp.nrl.navy.mil/code1800/> (click on Employee Relations). That site also contains helpful information on mentor and mentoree roles and skills. If you don't have access to the web, contact your Division Mentor Coordinator, whose name can be obtained from your Division Administrative Officer, or contact the NRL Mentor Program Coordinator, Dawn Brown, at 202-767-2957 or <mailto:dbrown@hro1.nrl.navy.mil>.



America's Learning eXchange (ALX)

America's Learning eXchange is an electronic marketplace for education and training resources. It offers a searchable database of profiles on courses, seminars and workshops offered nationwide. Training format includes: classroom, web-based, computer-based conferences, and self-study/correspondence training. The web address for ALX is: <http://alx.org>. Training searches can be performed by following the instructions on the main page. The ALX Service Center has a toll free number: 877-348-0502(voice) or 877-348-0501(TTY).

E-Learning Training Source

All Navy civilians, active or retired military or their dependents can access the courses and links to sites for career development, research and libraries at <http://www.navylearning.com>. The site includes a variety of personal and professional development courses, which may be taken at **no cost** to you or your activity. Check this site periodically for new offerings. Courses may be taken at home or at work with the approval of your supervisor. At the login screen enter the requested information. If you have any difficulty, the Desk/Customer Assistance Center can be reached at 877-253-7122 (toll free) or DSN 922-1828.

National Independent Study Center (NISC) Correspondence Training

Self-study allows employees to learn at their own pace at any location. In addition, the course materials often become invaluable reference sources after course completion. NISC offers more than 50 courses in English and writing, supervision, financial and project management, mathematics and statistics, human resources management, general skills and other areas. A list of their courses can be accessed through the Graduate School, USDA website at www.grad.usda.gov or through a catalog maintained by the HRO. You may call NISC at 303-236-8525 or <mailto:nisc@grad.usda.gov>.



Graduate School, USDA

The Federal Government's trainer, the Graduate School, USDA provides affordable training in a wide variety of subject areas that include: accounting, financial management, budgeting and procurement and contract administration; human resources management; administrative and business skills; language courses, including English as a second language; auditing; program and management analysis; public affairs and policy; pre-retirement planning and social security for employees; science and math, test preparation and speed reading; management and supervisory development; editing; graphic arts and photography; and computer science and information technology. Visit their website at www.grad.usda.gov or call 202-479-4970. For organizational development services, call Gary Dzurec at 202-314-3464 or click on Special Programs from their website. The NRL HRO maintains a catalog.

Naval Financial Management Career Center (NFMCC)



The Department of Navy NFMCC conducts the Enhanced Defense Financial Management Course. This 5-day course, provided at **no cost** to individual or activity, is intended to improve the overall technical and managerial capabilities of the DoD financial management workforce. It will be offered in the Washington DC area several times during FY-02. Please visit their website for further information and course schedules at www.nfmc.navy.mil/edfmc.htm.

The Institute for Management Studies (IMS)

IMS conducts one-day seminars each month for the convenient and continuous management and leadership development of mid-level and senior managers. Each seminar is an interactive workshop on a different topic, presented by a different speaker and attended by 60 to 100 senior managers from the federal government and large corporations. IMS speakers are faculty from major university business schools or are well-known and respected management consultants. Monthly seminars are held in 21 cities in the US and 5 cities in Europe and Canada. Review the schedule at www.ims-online.com, click on "Member Services, enter the password "navy", and then click on the city of interest. To register, call the IMS chairman listed under each city and then complete a DD Form 1556. Two upcoming courses are listed below.

Bargaining at Work: Best Negotiating Practices

June 14, 2002 at Tysons Corner Holiday Inn, Cost \$225

Negotiating is now a core leadership competency and a critical organizational skill. Talented negotiators out pace their colleagues and competitors because they build lasting relationships and get results. This seminar explores how to negotiate in a way that will help you overcome your natural reluctance to negotiate, know when to make concessions, and learn how to eliminate common negotiating mistakes. Ms. Ruth Shlossman is the presenter for this session. She has over 20 years of experience in sales and product management and most recently in training and consulting in the area of negotiations. Her approachable style and humorous delivery coupled with her negotiating expertise has made her a sought after speaker and consultant.



The Impact of Systems Thinking on Management

July 12, 2002 at Tysons Corner Holiday Inn Cost \$275

This session will examine the application of system thinking in our organizations; then discuss the shortcomings of the three traditional management styles in today's business environment; how the business world's enthusiasm for using cure-alls to improve their firms often fail to integrate planning and strategy; and finally how learning and adaptation happen in an organization and how one can accelerate this learning. Dr. Russell Ackoff is the presenter of this session and he has earned a most distinguished reputation in research and education in business management. He is the Anheuser-Busch Professor Emeritus of Management Science in the Wharton School at the University of Pennsylvania.

NRL Course: Contracting Officer's Representative Training (COR)

Dates/Time/Location/Cost: July 10-12, 2002/ 8:00 – 3:30/ Bldg. 72, Rm. 120

No cost for NRL employees; per person fee for other employees or no shows is \$400.00

Instructor: Jeff Giancola

Description: This course covers the relationship between contract type, contract administration, and contract monitoring. The role of the COR at NRL, basic rules of contract interpretation, and resolution of problems in contract administration are discussed. At the end of class a test is given for COR certification.



Department of Navy Training Site at <http://www.donhr.navy.mil/> provides access to training opportunities in career development programs, presidential management intern programs, leadership development programs, acquisition management programs, and more.

www.scholarstuff.com is a college reference web portal, which gives access to colleges and universities around the world, as well as online education sources and opportunities for financial aid.

NRL Toastmasters

Your success in life depends on your ability to verbalize your ideas so they are heard, understood, and acted on. NRL Toastmasters International can help you. Both NRL Clubs have ongoing communications and leadership programs in which members learn by doing in an atmosphere of understanding and friendship. A basic manual is used for the first ten speeches. Twelve additional advanced manuals cover specific areas of communication, such as Technical Presentations, Speaking to Inform, The Discussion Leaders, Speeches by Management and the Entertaining Speaker.

Forum Club

First and Third Tuesdays
of every month
11:45 a.m. to 1:00 p.m.
West Dining Room, Cafeteria
Bldg. 28
POC: George Arthur
(202) 767-4389

Thomas Edison Club

Weekly on Thursdays
12 noon to 1 p.m.
Bldg. 207, Rm. 157 (Chemistry)
First Floor, Conference Room
POC: Tom Rodilosso
(202) 404-4106

The Cost of Long Term Care Insurance. Deciding on long term care insurance when you're younger can result in dramatically lower premiums. A 79-year-old will pay twice as much as a 65-year-old--and up to 10 times more than a 50-year-old. *William J. Scanlon, Director, Health Care Issues, GAO---Baby Boom Generation Increases Challenge of Financing Needed Services," March 27,2000.*

Long Term Care Insurance Primer Is Now Available. This 20-page document is in easy-to-read question and answer format. It talks about long term care and long term care insurance in general, followed by information about the Federal program. View it on the web at www.ltcfeds.com (click on the Primer link in the Quick Links section). Single copies are also available upon request by calling 1-800-582-3337 (TDD 1-800-843-3557).